FILED
OCT 13 2025
INSURANCE REGULATION
Docketed by:

OFFICE OF INSURANCE REGULATION

MICHAEL YAWORSKY
COMMISSIONER

Index: OIR 2025-200

IN THE MATTER OF:

CASE NO.: 401594-25-CO

AMERICAN MOBILE
INSURANCE EXCHANGE
_____/

CONSENT ORDER

THIS CAUSE came for consideration as the result of AMERICAN MOBILE INSURANCE EXCHANGE's ("AMERICAN MOBILE") failure to timely file its "Commercial and Personal Residential Property Supplemental Quarterly Report" with the FLORIDA OFFICE OF INSURANCE REGULATION ("OIR") as required by section 624.424(10)(a), Florida Statutes (2024), and Rule 69O-137.009, *Florida Administrative Code*.[1] Following a complete review of the entire record, and upon consideration thereof, and being otherwise fully advised in the premises, the OIR hereby finds as follows:

1. The OIR has jurisdiction over the subject matter and the parties herein. AMERICAN MOBILE is an insurer authorized to transact business in Florida and is subject to regulation by the OIR, under the Florida Insurance Code.

2. Rule 69O-137.009, of the *Code,* requires each insurer that issues personal lines or commercial lines residential property insurance policies to file Form OIR-D0-1185, "Quarterly Supplemental Report," with the OIR on a quarterly basis in conjunction with financial reports.

[1] All statutory citations contained herein refer to Florida Statutes (2024), unless otherwise noted.

3. AMERICAN MOBILE failed to timely file its third quarter 2024 "Quarterly Supplemental Report" with the OIR by the November 15, 2024, due date.

4. On December 10, 2024, AMERICAN MOBILE filed its third quarter 2024 "Quarterly Supplemental Report" with the OIR.

5. Section 624.4211(1) provides that if the OIR finds that one or more grounds exist for the discretionary revocation or suspension of a certificate of authority issued under chapter 624, Florida Statutes, the OIR may, in lieu of such revocation or suspension, impose a fine upon the insurer.

6. The OIR finds that AMERICAN MOBILE has violated sections 624.424(1) and 624.424(10)(a), and Rule 69O-137.009 of the *Code*. The OIR deems the violation as non-willful warranting a fine in the amount of $12,500 for the violation pursuant to section 624.4211(2).

7. AMERICAN MOBILE agrees to pay an administrative fine in the amount of $12,500 U.S. Dollars ("USD") and administrative costs of $2,000 to the OIR within ten days of the execution of this Consent Order. AMERICAN MOBILE shall not provide payment before the Commissioner executes this Consent Order. AMERICAN MOBILE shall send its payment to the address reflected on the invoice attached hereto as "Exhibit A."

8. Any deadlines, reporting requirements, other provisions, or requirements set forth in this Consent Order may be altered or terminated by written approval of the OIR. Such approval must be requested in writing prior to any proposed deviation from the terms of this Consent Order.

9. AMERICAN MOBILE agrees that, upon execution of this Consent Order, failure to adhere to one or more of the terms and conditions contained herein may result, without further proceedings, in the OIR suspending, revoking, or taking other administrative action as it deems appropriate in accordance with sections 120.569(2)(n) and 120.60(6).

10. AMERICAN MOBILE additionally agrees that, upon execution of this Consent Order, failure to adhere to one or more of the terms and conditions contained herein may be considered willful and subject AMERICAN MOBILE to the appropriate penalties and fines.

11. AMERICAN MOBILE additionally agrees that any future violations of the statutes or rules named herein may be deemed willful, subjecting AMERICAN MOBILE to penalties as the OIR deems appropriate.

12. AMERICAN MOBILE expressly waives a hearing in this matter, the making of findings of fact and conclusions of law by the OIR, and all further and other proceedings herein to which it may be entitled by law or rules of the OIR. AMERICAN MOBILE hereby knowingly and voluntarily waives all rights to challenge or to contest this Consent Order in any forum available to it, now or in the future, including the right to any administrative proceeding, state or federal court action, or any appeal.

13. Except as noted above, each party to this action shall bear its own costs.

[REMAINDER OF PAGE LEFT BLANK INTENTIONALLY]

14. The parties agree that this Consent Order shall be deemed to be executed when the OIR has signed a copy of this Consent Order bearing the notarized signature of the authorized representative of AMERICAN MOBILE.

WHEREFORE, the agreement between AMERICAN MOBILE and the FLORIDA OFFICE OF INSURANCE REGULATION, the terms and conditions of which are set forth above, is APPROVED.

All terms and conditions contained herein are hereby ORDERED.

DONE AND ORDERED this 13th day of October, 2025.

OFFICE OF INSURANCE REGULATION STATE OF FLORIDA

Michael Yaworsky, Commissioner
Office of Insurance Regulation

By execution hereof, AMERICAN MOBILE INSURANCE EXCHANGE, consents to entry of this Consent Order, agrees without reservation to all the above terms and conditions, and shall be bound by all provisions herein. The undersigned represents that they have the authority to bind AMERICAN MOBILE INSURANCE EXCHANGE, to the terms and conditions of this Consent Order.

AMERICAN MOBILE INSURANCE EXCHANGE

By: _____

[Corporate Seal]

Print Name: Matthew LuBien

Title: Manager

Date: October 1, 2025

STATE OF California

COUNTY OF San Diego

The foregoing instrument was acknowledged before me by means of ☑ physical presence or ☐ online notarization, this 1st day of October 2025, by Matthew LuBien (name of person) as President (type of authority; e.g., officer, trustee, attorney in fact) for K2 Insurance SPVS, LLC. (company name)

MARIA C. OCON
COMM. # 2444797
NOTARY PUBLIC - CALIFORNIA
SAN DIEGO COUNTY
MY COMM. EXP. APR. 20, 2027

Maria C. Ocon
(Signature of the Notary)

Maria C. Ocon
(Print, Type or Stamp Commissioned Name of Notary)

Personally Known X OR Produced Identification _____

Type of Identification Produced _____

My Commission Expires Apr. 20, 2027

COPIES FURNISHED TO:

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Exhibit A

FLORIDA OFFICE OF
Insurance
Regulation

MICHAEL YAWORSKY
COMMISSIONER

INVOICE

AMERICAN MOBILE INSURANCE EXCHANGE
6170 CENTRAL AVE N #300
ST. PETERSBURG, FL 33707

INVOICE DATE: August 12, 2025

INVOICE #: OIR 25-042240

P&C Market Regulation/Requested by Carson Gaines/Matter Number 401594-2-CO

Description	Units	Rate	Price
1105J: FINE	1.00	$12,500.00	$12,500.00
1249J: ADMINISTRATIVE COSTS	1.00	$2,000.00	$2,000.00

TOTAL: **$14,500.00**

PAYMENT DUE UPON RECEIPT: **$14,500.00**

Pay by Wire (ACH) Instructions:

1. Do not alter the amount due
2. Remember to include the OIR invoice number in the body of the wire payment
3. Include company name

Bank: WELLS FARGO, N.A.
1 INDEPENDENT DRIVE, JACKSONVILLE, FL 32202

Account Title: STATE OF FLORIDA DEPARTMENT OF FINANCIAL SERVICES DFS – **OFFICE OF INSURANCE REGULATION** – LOCATION 4300430

Account Number: 4834783854

ACH and Incoming Wire and ABA/Routing Number: 121000248

Pay by Check Instructions:

1. Do not alter the amount due
2. Make check payable to the Florida Office of Insurance Regulation
3. Include a copy of this invoice to ensure your payment is applied correctly

Mail check and a copy of this invoice to:
Florida Department of Financial Services
Revenue Processing Section
P.O. Box 6100
Tallahassee, FL 32314-6100

Please contact Lisa Stinson at (850) 413-2458 or Lisa.Stinson@floir.com if you have any questions regarding your invoice.